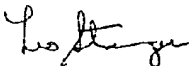


JUN 02 2005

I hereby certify that this paper is being facsimile transmitted to the Patent and Trademark Office on the date shown below. Fax 703-872-9306



Date: June 2, 2005

Leo Stanger

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : **Bertram V. Burke**
Serial No : **09/611,905**
Filed : **July 7, 2000**
For : **Method and System to Create and Distribute Excess Funds From Consumer Spending Transactions**
Docket : **EPC-8C**
Art Unit : **3624**
Examiner : **Dr. Narayanswamy Subramanian (Tel 571-272-6751)**

Hon. Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

COVER SHEET FOR RESPONSE TO RESTRICTION REQUIREMENT

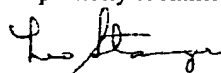
Sir:

Pursuant to the May 20, 2005 Office Action, transmitted is a response.

STATUS OF CLAIMS					
	AFTER AMEND	HIGHEST PAID FOR	NO. EXTRA	RATE	NET
Total	57	57	0	x \$9 =	\$ 00.00
Independ	5	5	0	x \$43 =	\$ 00.00
Multiple Dep. Claims, if any					\$ 00.00
Total Due					\$ 00.00

It is respectfully requested the US Patent and Trademark Office charge any amounts due, or credit any excess payments, to Deposit Account No. 194124.

Respectfully submitted,



Leo Stanger
Registration No. 19,188

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382 Springfield Avenue
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277-8588

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : **Bertram V. Burke**

Serial No : **09/611,905**

Filed : **July 7, 2000**

For : **Method and System to Create and Distribute Excess Funds From
Consumer Spending Transactions**

Docket : **EPC-8C**

Art Unit : **2164**

Examiner : **Dr. Narayanswamy Subramanian (Tel 571-272-6751)**

Hon. Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT

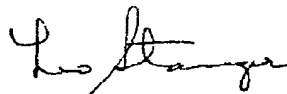
Sir:

In response to the May 20, 2005 Office Action, applicant elects to prosecute the claims in group III, namely claims 21-31, 41-53, 55, 56 and 58-66.

Applicant reserves the right to prosecute the unelected claims in one or more separate applications that retain the priority dates of this application and all antecedent applications.

A favorable action is solicited.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Leo Stanger', written in a cursive style.

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AM11